

**Information to identify the case:**

Debtor 1	<u>Keith M. Lee</u>	Social Security number or ITIN	xxx-xx-7523
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>April A. Lee</u>	Social Security number or ITIN	xxx-xx-6153
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-22682-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Keith M. Lee

April A. Lee

8/28/24

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Keith M. Lee  
April A. Lee  
Debtors

Case No. 19-22682-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Aug 28, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Keith M. Lee, April A. Lee, 121 Bertram Avenue, South Amboy, NJ 08879-1421
cr	+ CONSUMER DEPARTMENT PNC BANK, NATIONAL ASSOCIATION, PO BOX 94982, CLEVELAND, OH 44101-4982
518323252	+ KML Law Group PC, 216 Haddon Ave, Ste 406, Westmont, NJ 08108-2812
518323260	+ PNC Mortgage, 1900 E 9th St, Cleveland, OH 44114-3404
518323263	+ Sheriff of Middlesex County NJ, PO Box 1188, New Brunswick, NJ 08903-1188

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 28 2024 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 28 2024 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518510722	EDI: GMACFS.COM	Aug 29 2024 00:34:00	Ally Capital, PO Box 130424, Roseville, MN 55113-0004
518323246	+ EDI: GMACFS.COM	Aug 29 2024 00:34:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
518323248	Email/Text: customercareus@creditcorpsolutionsinc.com	Aug 28 2024 20:38:00	Credit Corp Solutions, Inc., 121 W. Election Road, Suite 200, Draper, UT 84020
518323247	EDI: CAPITALONE.COM	Aug 29 2024 00:34:00	Capital One, Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285
518413792	Email/PDF: bncnotices@becket-lee.com	Aug 28 2024 20:59:06	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518336047	EDI: DISCOVER	Aug 29 2024 00:34:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518323249	EDI: DISCOVER	Aug 29 2024 00:34:00	Discover Card, PO Box 3025, New Albany, OH 43054-3025
518414865	Email/Text: BNCnotices@dcmsservices.com	Aug 28 2024 20:38:00	Emergency Physician Associate North Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123
518323251	EDI: JPMORGANCHASE	Aug 29 2024 00:34:00	JPMCB Card, PO Box 15298, Wilmington, DE 19850
518379623	+ Email/Text: RASEBN@raslg.com	Aug 28 2024 20:38:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid,

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			P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518372757	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Aug 28 2024 20:38:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518323253	Email/Text: PBNCNotifications@peritussservices.com	Aug 28 2024 20:38:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
518323254	+ EDI: SYNC	Aug 29 2024 00:34:00	Lowe's, Att: Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
518323255	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 28 2024 20:39:00	MCM, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
518418377	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 28 2024 20:39:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
518323256	EDI: SYNC	Aug 29 2024 00:34:00	Meineke & Maaco/Synchrony Car Care, PO Box 965064, Orlando, FL 32896-5064
518323257	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 28 2024 20:39:00	Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
518323258	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 28 2024 20:39:00	Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
518447084	Email/Text: Bankruptcy.Notices@pnc.com	Aug 28 2024 20:38:00	PNC BANK, NATIONAL ASSOCIATION, PO BOX 94982, CLEVELAND, OH 44101
518323259	Email/Text: Bankruptcy.Notices@pnc.com	Aug 28 2024 20:38:00	PNC Bank, PO Box 1820, Dayton, OH 45401-1820
518430387	Email/Text: Bankruptcy.Notices@pnc.com	Aug 28 2024 20:38:00	PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
518323261	EDI: PRA.COM	Aug 29 2024 00:34:00	Portfolio Recovery Assoc, 120 Corporate Blvd, Att: Bankruptcy Dept, Norfolk, VA 23502
518323262	EDI: PRA.COM	Aug 29 2024 00:34:00	Portfolio Recovery Associates, 140 Corporate Blvd., Norfolk, VA 23502
518437048	EDI: PRA.COM	Aug 29 2024 00:34:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
518343364	EDI: Q3G.COM	Aug 29 2024 00:34:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
518348763	EDI: AISSPRINT	Aug 29 2024 00:34:00	Sprint Corp. Attn: Bankruptcy Dept, P.O Box 7949, Overland Park KS 66207-0949
518326522	^ MEBN	Aug 28 2024 20:40:43	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518323264	+ EDI: SYNC	Aug 29 2024 00:34:00	Synchrony Bank PC Richard, PO Box 965036, Orlando, FL 32896-5036
518365032	+ Email/Text: bncmail@w-legal.com	Aug 28 2024 20:39:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518323265	+ EDI: SYNC	Aug 29 2024 00:34:00	Walmart, GE Money Bank, Bankruptcy Dept., PO Box 103104, Roswell, GA 30076-9104

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0312-3

User: admin

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Recip ID	Bypass Reason	Name and Address
518323250	##	Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Christian Del Toro	on behalf of Creditor PNC Bank National Association cdeltoro@cdeltorolaw.com, bky@martonelaw.com
Christian Del Toro	on behalf of Creditor CONSUMER DEPARTMENT PNC BANK NATIONAL ASSOCIATION cdeltoro@cdeltorolaw.com, bky@martonelaw.com
Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor PNC Bank National Association kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Warren Brumel	on behalf of Joint Debtor April A. Lee wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com
Warren Brumel	on behalf of Debtor Keith M. Lee wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com

TOTAL: 9